Case 18-15525 Doc 1 Filed 05/30/18 Document

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Desc Main UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS Fill in this information to identify your case: MAY 30 2018 United States Bankruptcy Court for the: Northern District of Illinois JEFFREY P. ALLSTEADT, CLERK **INTAKE 2** Case number (# known): Chapter you are filing under: M Chapter 7 Chapter 11 ☐ Chapter 12 Check if this is an ☐ Chapter 13 amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

P	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	REGINALD	
	identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	REDMOND	
	identification to your meeting with the trustee.	Last name SR	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
17.6452mg	adatum et entre fattatus et era	The Control of the co	
Z.	All other names you have used in the last 8	REG	
	years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	REDMOND	
		Last name	Last name
		RED	
		First name	First name
		Middle name	Middle name
		REDMOND	
		Last name	Last name
AGAILAS	hriddigh 40 Air reithriol i dhibh a' ressail a dheanni-reibhigh Alako e ru ros eann ceann i keantar sur ressea	મામાં ભાગમાં તેને તેને તેને તેને તેને તેને તેને તેન	
3.	Only the last 4 digits of your Social Security	$xxx - xx - \underline{4} \underline{7} \underline{3} \underline{4}$	xxx - xx
	number or federal	OR	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

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Debtor 1	REGINALD RED	DMOND SR		Case number ## Property			
	First Name Middle N	iame Last Name			Case number (# known)		
teg et tegent Medit mårgt med	ki kepada da ang masunika da da ana sa ang ang	About Debtor 1:	erio de la Partida e Roma de Statista de Statista de America de America de America de America de America de Am	er den stande og en meller i å en en eller det en eller	About Debtor 2 (Spouse O	nly in a Joint Case)	
and E	usiness names mployer fication Numbers you have used in	☑ i have not used any bu	isiness names o	r EINs.	I have not used any busi	ness names or EINs.	
the las	st 8 years	Business name			Business name		
	trade names and business as names	Business name		***************************************			
		Dusiness ridine			Business name		
		EIN			EIN		
		EIN	····		EIN		
s. Where	you live	Nelst de transpert legen betreken de ste trenen men festelen perskepen begren en en er seken a en			If Debtor 2 lives at a differe	nt address:	
		1616 DOLTON RD					
		Number Street	***		Number Street		
		3E					
			W		V- 400/A-144-11-11-1		
		CALUMET CITY City	IL State	60409 ZIP Code	City	State ZIP Co	
		COOK	Oldica	211 0002	U.I.	Otato Zir G	
		County			County		
	If your mailing address is different fr above, fill it in here. Note that the cou any notices to you at this mailing addre				If Debtor 2's mailing addres yours, fill it in here. Note the any notices to this mailing ad	at the court will send	
		Number Street	WHAT Western Commencer Com		Number Street		
		P.O. Box			P.O. Box		
		City	State	ZIP Code	City	State ZIP Co	
	ou are choosing strict to file for	Check one:			Check one:		
	Dankruptcy Over the last 180 days before filing the last 180			petition, any	Over the last 180 days bet I have lived in this district to other district.	ore filing this petition onger than in any	
		l have another reason. E (See 28 U.S.C. § 1408.)	Explain.)		l have another reason. Exp (See 28 U.S.C, § 1408.)	olain.	
					*		

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Debtor 1	REGINALD REL		SR Last Na			Case number (#	f known}		
	THE PERIOD INTERIOR	reine	Lasi Na	me					
Part 2:	Tell the Court Abo	out Your	Bankrı	iptcy Case					
Bank	The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
are ci unde	noosing to file	☑ Chapter 7							
		Ch:	☐ Chapter 11						
		Cha	☐ Chapter 12						
		☐ Cha	apter 13	3					
8. Howy	ou will pay the fee	you sub with	neck with the clerk's office in your lly, if you are paying the fee order. If your attorney is pay with a credit card or check						
		i Ine Apo	☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).						
		less pay	aw, a ju than 1 the fee	adge may, but is not r 50% of the official po	equired to, verty line thou ou choose th	waive your fee, at applies to you at applies to your	tion only if you are filing for Chapter 7. and may do so only if your income is ar family size and you are unable to nust fill out the Application to Have the with your petition.		
	ive you filed for nkruptcy within the tt 8 years?	Z No							
		Yes.	District		When	MM / DD / YYYY	Case number		
			District		When		Case number		
			District		When	MM / DD / YYYY	^		
			District		vvnen	MM / DD / YYYY	Case number		
10. Are an	y bankruptcy	☑ No							
filed by	pending or being a spouse who is	\square Yes.	Debtor				Relationship to you		
you, or partne	not filing this case with you, or by a business partner, or by an affiliate?			TPWWWATER.			Case number, if known		
annat			Debtor				Relationship to you		
							Case number, if known		
						MM / DD / YYYY	**************************************		
11. Do you resider	rent your	☐ No. ☑ Yes.	Go to li		eviction iudar	ment against vou?			
				Go to line 12.		nam agamet jour			
			Yes part	s. Fill out <i>Initial Statemei</i> t of this bankruptcy petit	nt About an E ion.	viction Judgment	Against You (Form 101A) and file it as		

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REGINALD RED				Case number (if known)	a .	
First Name Middle Na	me	Last Name		COOK THE TENTOWN	c	
ni ingga						
t 3: Report About Any	Busines	ses You Own as a S	iole Proprietor			
Arn way a nata was inter-						
Are you a sole proprietor of any full- or part-time	₩ No.	Go to Part 4.				
business?	Yes	s. Name and location of	business			
A sole proprietorship is a business you operate as an						
individual, and is not a		Name of business, if any				VIIII ATTICLE TO THE STATE OF T
separate legal entity such as a corporation, partnership, or						
LLC.		Number Street				
If you have more than one sole proprietorship, use a						
separate sheet and attach it						
to this petition.		City		State	ZIP Code	White
		Check the appropriate				
		Health Care Busine				
				11 U.S.C. § 101(51B))		
		Stockbroker (as de	fined in 11 U.S.C. §	101(53A))		
		☐ Commodity Broker	(as defined in 11 U.S	S.C. § 101(6))		
		☐ None of the above				
Are you filing under Chapter 11 of the	If you a	re filing under Chapter 1	1, the court must kno	ow whether you are a si	mall busines	s debtor so that it
Bankruptcy Code and	most re	can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).				
are you a small business debtor?	any of ti	hese documents do not	exist, follow the proce	edure in 11 U.S.C. § 11	16(1)(B).	
For a definition of small	Ø No.	I am not filing under Ch	apter 11.			
business debtor, see	☐ No.	I am filing under Chapte	er 11, but I am NOT	a small business debtor	r according t	o the definition in
11 U.S.C. § 101(51D).		the bankruptcy Code.				
	Yes.	I am filing under Chapte Bankruptcy Code.	er 11 and Iam a sma	ill business debtor acco	rding to the	definition in the
		bankrupicy code.				
4: Report if You Own o	or Have	Any Hazardous Pro:	erty or Any Pron	erty That Noods In	oteibom.	Attention
	***************************************			- That Heeds in	miculate /	Attention
o you own or have any	☑ No					
roperty that poses or is lleged to pose a threat		What is the hazard?				
f imminent and		what is the hazard:			·	
dentifiable hazard to						
ublic health or safety? Or do you own any						
roperty that needs		If immediate attention i	is needed why in 4 -	onadad?		
nmediate attention?		armounde auchigun	a needed, why is it i	ceueu r		
or example, do you own erishable goods, or livestock						A-M
nat must be fed, or a building nat needs urgent repairs?						
исповия игуви герану:		Mhara is the second 2				
		Where is the property?	Number Stree	et		
			City			
			City		State	ZIP Code

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Debtor	1

REGINALD REDMOND SR

YED VEDIVION	ND OR	
Middle Name	Łast Name	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1
-------	--------	---

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	abou
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy pelition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

ш	i am	not required	to	receive	a briefing	about
		t counseling				

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

1200	inn Id	Redmond	SR.
First Name	Middle Name	Last Name	

Case number (if known)____

Part 6: Answer These Que	estions for Reporting Purp	oses .						
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.							
	Yes. Go to line 17.							
	money for a business or	arily business debts? Business debts investment or through the operation of the	are debts that you incurred to obtain business or investment.					
	No. Go to line 16c. Yes. Go to line 17.							
		ou owe that are not consumer debts or bu	ainana dakka					
		ou owe that are not consumer depts of pu	siness debts.					
17. Are you filing under Chapter 7?	□ No. I am not filing under Chapter 7. Go to line 18.							
Do you estimate that after any exempt property is								
excluded and administrative expenses	Q No							
are paid that funds will be available for distribution to unsecured creditors?	☐ Yes							
18. How many creditors do	2 1-49	1,000-5,000	25,001-50,000					
you estimate that you owe?	50-99 100-199	5,001-10,000 10,001-25,000	50,001-100,000					
	200-999	10,001-20,000	☐ More than 100,000					
19. How much do you estimate your assets to	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion					
be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion					
	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion					
20. How much do you estimate your liabilities	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion					
to be?	☑ \$50,001-\$100,000 □ \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion					
	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion					
eart 7: Sign Below								
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	×	x						
	Signature of Debtor 1	Signature	of Debtor 2					
	Executed on S/30 X	18 Executed	on					

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Debtor 1

Deginalo Radmond GR

Case number (if known)____

Desc Main

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

be formital with any state exemption laws that apply.			
Are you aware that filing for bankruptcy is a serious acconsequences?	tion with long-t	erm financial and legal	
□ No			
☑ Yes			
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or impriso	and that if you ned?	r bankruptcy forms are	
□ No			
2 Yes			
Did you pay or agree to pay someone who is not an atte	orney to help y	ou fill out your bankruptcy forms?	
Yes. Name of Person			
Attach Bankruptcy Petition Preparer's Notice, Dec	laration and Si	gnature (Official Form 119)	
, , , , , ,	,, 	gratars (emotal i dim 119).	
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware t attorney may cause me to lose my rights or property if I	hat filing a ban	kruptcy case without an	
, , , , , , , , , , , , , , , , , , ,	do not properi	y namule the case.	
	•		
Signature of Debtor 1	Signature of Debtor 2		
Date 5/36/19	Date		
WWW. CO FIFT		MM / DD /YYYY	
Contact phone	Contact phone		
Cell phone	Cell phone		
Email address	Email address		

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Fill in this information to identify your o	ease:			
Debtor 1 REGINALD REDMOND S	R			
First Name Midd	fie Name Last Name			
(8)	olle Name Last Name			
United States Bankruptcy Court for the:	Northern District of Illinois			
Case number				
(If known)				cif this is a
0.00 L L =			amen	ded filing
Official Form 106D				
Schedule D: Credito	rs Who Have Claims Secur	ed by Pro	perty	12/15
additional pages, write your name and c Do any creditors have claims secured	by your property? orm to the court with your other schedules. You have noth	and attach it to this	s form. On the top o	f any
art 1: List All Secured Claims				
As much as possible, list the claims in alc	more than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. shabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecure portion If any
BRIDGECREST	Describe the property that secures the claim:	\$ 12000	\$8000	\$ 4000
Creditor's Name POBOX 29018	2015 CHRYSLER 200			Ψ
Number Street	_			
	As of the date you file, the claim is: Check all that apply.			
PHOENIX AZ 25038-9018	Contingent			
City State ZIP Code	☑ Unliquidated ☐ Disputed			
Vho owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured)			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)			
— The reads of the debicing and allother	☐ Judgment lien from a lawsuit☐ Other (Including a right to offset)			
Check if this claim relates to a community debt	, and a significant of the signi	•		
ate debt was incurred _10/2016	Last 4 digits of account number 3501			
	Describe the property that secures the claim:	\$	ens a secondare e successivamental propriori anno secondoria.	6
Creditor's Name				,
Number Street				
	As of the date you file, the claim is: Check all that apply.	!		
	Contingent			
City State ZIP Code	Unliquidated			
	☐ Disputed			
/ho owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
Check if this claim relates to a community debt	Other (including a right to offset)			
ate debt was incurred				